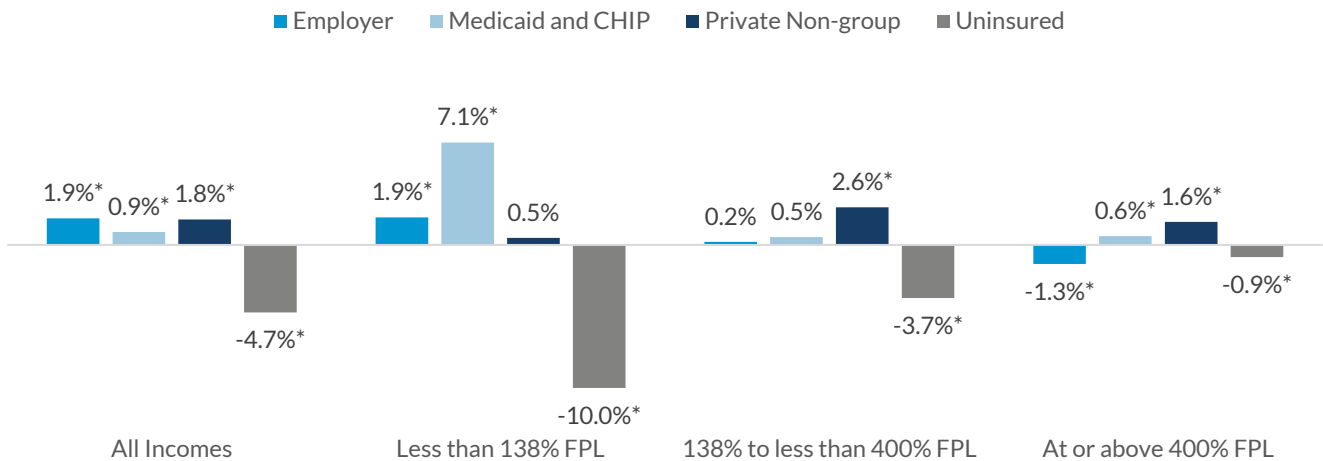


Changes in Health Insurance Coverage in Wisconsin, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Wisconsin fell from 10.8 percent to 6.1 percent, meaning 228,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in employer-sponsored coverage (1.9 percentage points) and private non-group coverage (1.8 percentage points) (Figure 1), reflecting Wisconsin’s lack of Medicaid expansion. The overall percentage point increase in employer-sponsored coverage was greater than that for the two highest income groups because of population growth in those higher income groups, which have high rates of employer-sponsored coverage.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Wisconsin, 2013 to 2016



Source: Urban Institute analysis of American Community Survey data from 2013 and 2016 using the Integrated Public Use Microdata Series

Notes: CHIP = Children’s Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the State Health Access Data Assistance Center and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et al. Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because such coverage changes little year to year among the civilian, non-institutionalized nonelderly.

* Change is statistically significant at the 5 percent level.

Among nonelderly with incomes below 138 percent of the Federal Poverty Level (FPL), who were targeted by Medicaid expansion in other states, the uninsured rate fell from 21.3 percent to 11.3 percent, meaning 146,000 fewer low-income Wisconsin residents uninsured. This coverage increase was driven by increases in Medicaid coverage (7.1 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 6.1 percent in Wisconsin. Nationally, the 2016 uninsured rate was 10.0 percent. Among the nonelderly with incomes below 138 percent of the FPL in 2016, the uninsured rate in Midwest region was 12.8 and the national uninsured rate was 16.5 percent, compared to 11.3 percent in Wisconsin.

TABLE 1

Percentage-Point Changes in Insurance Coverage by Income in Wisconsin, 2013 to 2016

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	3,064,000	64.1%	3,123,000	66.0%	59,000	1.9% *
Medicaid and State	907,000	19.0%	941,000	19.9%	34,000	0.9% *
CHAMPUS/Medicare	92,000	1.9%	99,000	2.1%	7,000	0.2%
Private Nongroup	199,000	4.2%	281,000	5.9%	82,000 *	1.8% *
Uninsured	516,000	10.8%	288,000	6.1%	-228,000 *	-4.7% *
HIU less than 138% FPL						
Employer	328,000	25.2%	312,000	27.1%	-16,000	1.9% *
Medicaid and State	617,000	47.5%	628,000	54.7%	11,000	7.1% *
CHAMPUS/Medicare	34,000	2.6%	35,000	3.1%	1,000	0.4%
Private Nongroup	43,000	3.3%	44,000	3.8%	1,000	0.5%
Uninsured	277,000	21.3%	130,000	11.3%	-146,000 *	-10.0% *
HIU 138 to less than 400% FPL						
Employer	1,292,000	68.5%	1,302,000	68.7%	10,000	0.2%
Medicaid and State	269,000	14.2%	280,000	14.8%	12,000	0.5%
CHAMPUS/Medicare	41,000	2.2%	47,000	2.5%	6,000	0.3%
Private Nongroup	88,000	4.7%	138,000	7.3%	50,000 *	2.6% *
Uninsured	198,000	10.5%	128,000	6.8%	-69,000 *	-3.7% *
HIU at or above 400% FPL						
Employer	1,444,000	90.7%	1,509,000	89.4%	64,000 *	-1.3% *
Medicaid and State	21,000	1.3%	33,000	1.9%	12,000 *	0.6% *
CHAMPUS/Medicare	17,000	1.0%	17,000	1.0%	0	-0.1%
Private Nongroup	68,000	4.3%	100,000	5.9%	31,000 *	1.6% *
Uninsured	42,000	2.6%	30,000	1.8%	-12,000 *	-0.9% *

Source: Urban Institute analysis of American Community Survey data from 2013 and 2016 using the Integrated Public Use Microdata Series

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the State Health Access Data Assistance Center and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et al.

* Change is statistically significant at the 5 percent level.

ADDITIONAL READING

Changes in Health Insurance Coverage 2013-2016: Medicaid Expansion States Lead the Way

Laura Skopec, John Holahan, and Caroline Elmendorf

<https://www.rwjf.org/en/library/research/2018/09/changes-in-health-insurance-coverage-2013-2016.html>